

Remarks

By the present Amendment, Claims 34, 36-38, 40-43, 45-47, 49-53, and 55-60 remain pending. Independent Claims 34, 43, 52, and 60 and dependent Claims 36-38, 41, 45-47, 51, 57, and 59 have been amended. Claims 1-33, 35, 39, 44, 48, and 54 were previously cancelled. Applicants respectfully submit that no new matter has been added by the present amendments.

The present amendments are made in order to correct minor typographical errors in the pending claims of the present application. Many of these errors appeared for the first time in the Examiner's Amendment that accompanied the Notice of Allowability mailed on November 14, 2007. Applicants believe that these errors were likely introduced during a scanning of the claims. Applicants respectfully submit that no new issues of patentability are raised by the amendments to correct these typographical errors.

Independent Claim 52 has been amended to include recitations that are similar to those made in allowable independent Claims 34, 43, and 60. More specifically, independent Claim 52 has been amended to recite "wherein at least one of the plurality of biller categories is established by the payor" rather than "wherein the plurality of biller categories includes biller category defined by a payor," as recited by the Examiner's Amendment. The Applicants respectfully submit that no new issues of patentability are raised by the amendments to independent Claim 52.

Additionally, the amendments to dependent Claims 36 and 45 make clear that certain recitations of these dependent claims are claimed in the alternative. For example, dependent Claim 36 has been amended to recite that "the plurality of biller categories includes a category corresponding to at least one of a credit card service or a utility service" rather than one of a credit card service and a utility service. Applicants respectfully submit that no new issues of patentability are raised by these amendments.

Applicants respectfully request the entry of the present Amendment prior to the issuance of the present application.

Conclusion

It is not believed that extensions of time or fees for net addition of claims are required beyond those which may be otherwise provided for in the documents accompanying this paper. However, in the event that additional extensions of time are necessary to allow consideration of this paper, such extensions are hereby petitioned under 37 CFR § 1.136(a), and any fee required therefore (including fees for net addition of claims) is hereby authorized to be charged to Deposit Account No. 19-5029.

If there are any issues which can be resolved by teleconference or an Examiner's Amendment, the Examiner is invited to call the undersigned attorney.

Respectfully submitted,



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